

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kennedy
SERIAL NO.: 10/559,066 GROUP NO.: 3691
FILING DATE: December 1, 2005 EXAMINER: Kazimi, Hani M.
TITLE: Integrated Electronic Credit Application, Contracting and Securitization
System and Method

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
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REQUEST TO ENTER PCT ARTICLE 34 AMENDMENTS

In response to the Office Action mailed on July 2, 2007 for the above-referenced patent application, Applicants hereby request the Examiner to enter the PCT Article 34 Amendments made to International Application No. PCT/US2004/025866:

Remarks begin on page 3 of this paper; and

Conclusion begins on page 4 of this paper.

Applicants believe that no fee is due at this time, but in the case that any fee is due, hereby authorize charge of any required fees to Deposit Account No. 07-1700.